

## Quarterly Report OF THE The Bank of Pembroke

At the close of business on the 30th day of Dec., 1905.

RESOURCES.	
Loans and discounts	\$37,549.19
Overdrafts, secured	565.70
Overdrafts, unsecured	0.00
Due from National Banks	0.00
Due from State Banks and Banks	4,477.00
Due from Trust Companies	1,153.79
Banking House and Lot	5,900.00
Other Real Estate	0.00
Mortgages	1,500.00
U. S. Bonds	0.00
Other Stocks and Bonds	0.00
Specie	1,060.00
Currency	2,182.00
Exchange for Clearings	0.00
Other Items Carried as Cash	7.65
Furniture and Fixtures	0.00
Fund to pay Taxes	0.00
Current Expenses Last Quarter	0.00
Give description, location, value and how long owned, all real estate except banking house and lot, if any owned longer than five years	None
Total	\$43,679.16

LIABILITIES.	
Capital stock paid in, in cash	\$20,000.00
Surplus Fund	2,500.00
Undivided Profits	40.35
Due Depositors as follows:	
Deposits subject to check on which interest is not paid	33,442.42
Deposits subject to check on which interest is paid	0.00
Demand Certificates of Deposit on which interest is paid	0.00
Time Certificates of Deposit on which interest is paid	0.00
Savings Deposits (on which interest is paid)	10,465.36
Certified Checks	43,538.78
Due National Banks	0.00
Due State Banks and Banks	0.00
Due Trust Companies	0.00
Cashier's Checks Outstanding	0.00
Bills discounted	8,000.00
Unpaid Dividends	0.00
Taxes due and unpaid	0.00
Capital Stock not paid	0.00
Tax Account	0.00

**SUPPLEMENTARY.**  
Highest amount of indebtedness of any stockholder, person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank: None.  
How is indebtedness stated in above item 1 secured? None.  
[See Sec. 583, Ky. Statutes.]  
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent of paid up capital stock of bank: None.  
[See Sec. 583, Ky. Statutes.]  
How is same secured? None.  
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, exceed 20 per cent of paid-up capital and actual surplus? No.  
If so, state amount of such indebtedness: None.  
Amount of last dividend: 0.00.  
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared? Yes.  
[See Sec. 596, Ky. Statutes.]

Total \$43,679.16  
State of Kentucky, county of Christian, ss: Douglas Graham, Cashier of the Bank of Pembroke, a Bank located and doing business in the town of Pembroke in said county, being duly sworn, says the foregoing report is in all respects a true statement of the condition of the said Bank at the close of business on the 30th day of Dec., 1905, to the best of his knowledge and belief; and further says that the business of said Bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 30th day of Dec., 1905, as the day on which such report shall be made.  
Douglas Graham, Cashier.  
O. E. Layne, Director.  
Site: J. H. Garretts, Director.  
J. M. L. Lerr, Director.  
Subscribed and sworn to before me by Douglas Graham, the 4th day of Jan., 1906.  
Jno. H. Pendleton, Not. Pub. C. C. Ky.  
My commission expires February 27, 1906.

## CONDENSED STATEMENT OF THE

## CITY BANK

Hopkinsville, Ky.,  
AT THE CLOSE OF BUSINESS ON  
DEC. 30, 1905.

RESOURCES.	
Notes and Bills Discounted	\$272,173.79
Stocks and Bonds	88,400.00
Banking House	13,421.11
Other Real Estate	6,700.00
Sight Exchange	91,284.00
Cash on Hand	51,299.94
Total	\$523,958.38

LIABILITIES.	
Capital Stock	\$60,000.00
Surplus Fund	60,000.00
Undivided Profits	10,000.00
Set Aside to Pay Taxes	671.60
Dividend No. 51 this day, per cent	3,000.00
Due Depositors as follows:	
Individuals	\$337,564.06
Other Banks	\$2,723,772.30
Total	\$523,958.38

**W. T. TANDY, Cashier.**  
This bank has paid in the past 10 years DIVIDENDS aggregating 150 per cent, upon its capital stock, and in addition has accumulated the LARGEST SURPLUS and UNDIVIDED PROFITS in proportion to capital, of any Bank in Southern Kentucky.  
Every dollar of this surplus has been EARNED and stands as an additional guarantee to every depositor for the safety of all funds deposited in this bank.

## Howard Brame,

PROPRIETOR

Livery and

Feed Stable.

Corner 7th and Virginia Streets,  
Hopkinsville, Ky.

Phones—Home, 1313.  
Cumberland, 32.

First-class Rigs, careful drivers and courteous attention. City hack service, meeting all trains. Funeral and wedding work a specialty. Give me a call.

Rev. Carlisle P. B. Martin,  
L. L. D.

Of Waverly, Tex., writes: "Of a morning, when first arising, I often find a troublesome collection of phlegm which produces a cough and is very hard to dislodge; but a small quantity of Ballard's Horehound Syrup will at once dislodge it, and the trouble is over. I know of no medicine that is equal to it, and it is so pleasant to take. I can most cordially recommend it to all persons needing a medicine for throat or lung trouble." Sold by Cook & Higgins.

Another disaster helped Witte on, this time helped him far on. We have reference to the Russo-Turkish war (1877-78), and the incompetence exhibited in the beginning by the Russian railway department; incompetence and corruption not surpassed by anything displayed even by the government departments which are held responsible for Russia's recent disasters in the far east. It looked as though the campaign would be a fiasco before it was begun

## Quarterly Report OF THE Bank of Crofton,

At the close of business on the 30th day of Dec., 1905.

RESOURCES.	
Loans and Discounts	\$33,377.80
Overdrafts, secured	153.24
Overdrafts, unsecured	0.00
Due from National Banks	0.00
Due from State Banks and Banks	33,450.15
Due from Trust Companies	32,450.15
Banking House and Lot	3,000.00
Other Real Estate	0.00
Mortgages	0.00
U. S. Bonds	0.00
Other Stocks and Bonds	\$945.70
Specie	37.96
Currency	8,897.86
Exchange for Clearings	0.00
Other Items Carried as Cash	0.00
Furniture and Fixtures	0.00
Fund to pay Taxes	0.00
Current Expenses Last Quarter	0.00
Give description, location, value and how long owned, all real estate except banking house and lot, if any owned longer than five years	None
Total	\$84,524.55

LIABILITIES.	
Capital Stock paid in, in cash	\$15,000.00
Surplus Fund	3,150.00
Undivided Profits	193.32
Due Depositors as follows, viz:	
Deposits subject to check, (on which interest is not paid)	\$64,526.23
Deposits subject to check, (on which interest is paid)	0.00
Demand certificates of deposit, (on which interest is paid)	0.00
Time certificates of deposit, (on which interest is paid)	0.00
Savings Deposits, (on which interest is paid)	0.00
Certified Checks	68,506.23
Due National Banks	0.00
Due State Banks and Banks	0.00
Due Trust Companies	0.00
Cashier's Checks Outstanding	0.00
Bills discounted	0.00
Unpaid Dividends	0.00
Taxes due and unpaid	0.00
Capital Stock not paid	0.00

**SUPPLEMENTARY.**  
Highest amount of indebtedness of any stockholder, person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank: None.  
How is indebtedness stated in above item 1 secured? None.  
[See Sec. 583, Ky. Statutes.]  
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent of paid up capital stock of bank: None.  
[See Sec. 583, Ky. Statutes.]  
How is same secured? None.  
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, exceed 20 per cent of paid-up capital and actual surplus? No.  
If so, state amount of such indebtedness: None.  
Amount of last dividend: 40.00.  
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared? Yes.  
[See Sec. 596, Ky. Statutes.]

STATE OF KENTUCKY, ss: G. W. Morgan, Cashier of the Bank of Crofton, a Bank located and doing business in the town of Crofton, in said county, being duly sworn, says that the foregoing report is in all respects a true statement of the condition of the said Bank at the close of business on the 30th day of Dec., 1905, to the best of his knowledge and belief; and further says that the business of said Bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State designating the 30th day of Dec., 1905, as the day on which such report shall be made.  
G. W. Morgan, Cashier.  
A. B. Croft, Director.  
O. A. West, Director.  
C. M. Gray, Director.  
Subscribed and sworn to before me by G. W. Morgan the 1st day of Jan., 1906.  
W. H. MARTIN N. P. C. C. Ky.  
My commission expires January 19, 1906.

## FARM FOR SALE.

A fine farm, being the two farms known as the Hareison and Johnson places in the third civil district of Montgomery county, Tenn., consisting of 460 acres. Over 300 acres of cleared land and the remainder in timber. Land lies well and is in a splendid State of cultivation. (Newly fenced). It is conveniently watered, having a creek running in one end of it, and a pond and two wells (one a bored well 138 feet deep) on the other end. The I. C. R. R. runs through the creek end of the farm, and depot and side track only 1/2 mile from the house, 1/2 mile from Clarksville and Hopkinsville turnpike and six miles from Clarksville city limits.

This farm is splendidly adapted to the raising of stock, cattle, hogs, corn, hay, wheat and tobacco. Has a two-story five room residence, four cabins, large stable, machine and implement house, two stock barns with a capacity of over one hundred and twenty head. Over fifty head of cattle (thoroughbred shorthorns) two fine brood mares, ten mules, 16 H. P. traction engine and separator (good as new) corn shredder, mowers, binders, plows, harrows, hay rake, riding cultivator and all tools in use on a modern, well conducted farm. Crops of hay, corn and wheat raised on the farm last year. One hundred acres in wheat now.

Will sell farm with all that is on it as set out above, or will sell place and reserve personally. For price and terms see or write to  
W. P. HAMBAUGH, JR.,  
Ringgold, Tenn.

The Uniform Rank K. of P. have postponed the election of officers until next Friday night.

Rev. Carlisle P. B. Martin,  
L. L. D.

Of Waverly, Tex., writes: "Of a morning, when first arising, I often find a troublesome collection of phlegm which produces a cough and is very hard to dislodge; but a small quantity of Ballard's Horehound Syrup will at once dislodge it, and the trouble is over. I know of no medicine that is equal to it, and it is so pleasant to take. I can most cordially recommend it to all persons needing a medicine for throat or lung trouble." Sold by Cook & Higgins.

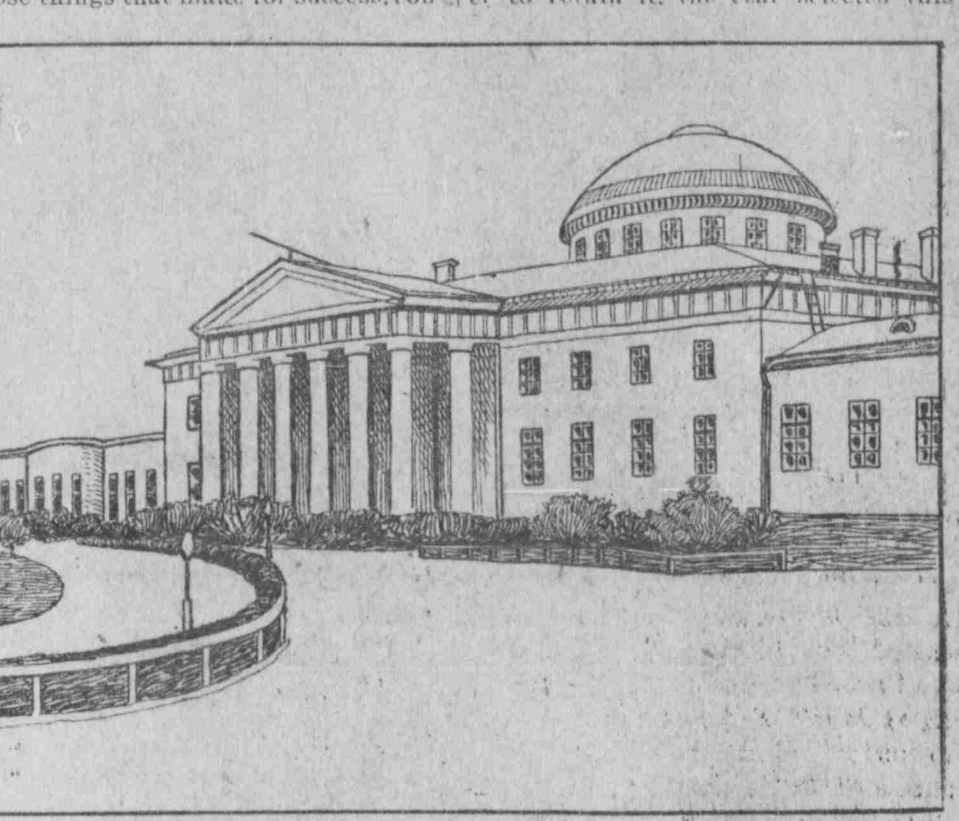
## Friend of the People and Counsellor of the Czar

The Man Who Holds the Gravest of Responsibilities—Forcefulness and Opportunities Gifts Bestowed Upon Serge Yulevitch Witte.

The careless observer might call Witte physically a commonplace person, a big man of stouthy carriage, ordinary features, sleepy, bored-looking eyes. But in spite of commonplaceness of appearance, the man after all appears individual, striking, noticeable. That unmistakable quality called force has marked him for his own, wherever he goes he stands apart, a man to be counted upon, a man not to be downed.

When the steamer bearing the Russian peace commissioners approached our land that day last summer, and the newspaper men and artists boarded her, though there were many celebrities, many distinguished men on board, the object of chief interest was the distinguished looking, the commonplace—save for the bigness—stranger to our shores, the Russian Serge Yulevitch Witte. The newspaper men, who ought to know a personality when they come across it, picked out Witte at once.

In a most interesting article in the New York Times under the interesting title: "Rise of Count Witte—A Romance of History," the writer says in his introduction: "When Serge Yulevitch Witte was born at Tiflis 56 years ago he was blessed by two fairies who seldom combine their gifts. The fairy who gives Forcefulness and the fairy who confers Opportunity. Very seldom, perhaps once in a single century, do these two fairies take a child under their protection, and when this happens that child, no matter what his restraints his handicaps, his lack of those things that make for success, con-



WHERE THE RUSSIAN PARLIAMENT WILL MEET.

quers and prevails. "Nothing can stand against him."  
We like this explanation of this great man's marvelous rise from obscurity to first statesman of Russia—of the day of the century—we all carry along with advancing years a belief in those cradle fairies, a belief that great men are born, not made. And this picture of the two gifts of Genius and Opportunity is doubly interesting.

We must not exaggerate the picture, however, put Witte in the list of those that have risen from lowest origin. His father was an official, his mother connected with one of the oldest of Russian noble families. But it is true to say they were obscure, the father but a minor official. And when Witte married and chose as wife a Jewess, member of the race so unpopular, so despised, we understand that he rather seriously handicapped himself socially.

In early days there seemed nothing to look forward to beyond a small position in a small town; it is probable when young Witte became a student at the University of Odessa he had in view some professorship as his place in life. But he was not destined to the teaching profession, not destined to the small town, was to deal with large matters, have grasp of a wide empire. Witte was born way down in Trans-Caucasia, and after graduation from the University of Odessa entered the service of a railway in the south of Russia. The railway company was owned by the Russian Steamship company, a company that from the first seemed to appreciate the abilities of this particular young man in its employ, for he was advanced from post to post, at length became general superintendent.

But all was not to be smooth sailing; a serious accident occurred on the railway, the superintendent was held accountable and summoned to St. Petersburg to give evidence at an official investigation. As happens occasionally, failure led to success. The officials of the ministry of finance were impressed—as were the newspaper men at Hoboken—by the forcefulness of the man Witte. They pressed acquaintance with him, their faith rose; he was offered, and accepted, a position on one of the government lines, could afford to hand in his resignation to the other company.

Another disaster helped Witte on, this time helped him far on. We have reference to the Russo-Turkish war (1877-78), and the incompetence exhibited in the beginning by the Russian railway department; incompetence and corruption not surpassed by anything displayed even by the government departments which are held responsible for Russia's recent disasters in the far east. It looked as though the campaign would be a fiasco before it was begun

## QUARTERLY REPORT OF THE BANK OF LAFAYETTE, Farmers and Merchants Bank

At the close of business on the 30th day of Dec., 1905.

RESOURCES.	
Loans and Discounts	\$41,519.46
Overdrafts, secured	82.96
Overdrafts, unsecured	0.00
Due from National Banks	0.00
Due from State Banks and Banks	843.12
Due from Trust Companies	6,526.57
Banking House and Lot	0.00
Other Real Estate	0.00
Mortgages	0.00
U. S. Bonds	0.00
Other Stocks and Bonds	0.00
Specie	\$727.25
Currency	\$2,488.00
Exchange for Clearing	257.85
Other Items Carried as Cash	0.00
Furniture and Fixtures	1,500.00
Fund to pay Taxes	0.00
Current Expenses Last Quarter	0.00
Give description, location, value and how long owned, all real estate except banking house and lot, if any owned longer than five years	None
Total	\$55,783.31

LIABILITIES.	
Capital Stock paid in, in cash	\$15,000.00
Surplus Fund	2,000.00
Undivided Profits	521.39
Due Depositors as follows, viz:	
Deposits subject to check on which interest is not paid	33,464.11
Deposits subject to check on which interest is paid	0.00
Demand certificates of deposit, (on which interest is paid)	0.00
Time certificates of deposit, (on which interest is paid)	0.00
Savings Deposits, (on which interest is paid)	0.00
Certified Checks	33,464.11
Due National Banks	\$93.01
Due State Banks and Banks	454.80
Due Trust Companies	1,347.81
Cashier's Checks Outstanding	0.00
Bills discounted	3,000.00
Unpaid Dividends	450.00

**SUPPLEMENTARY.**  
Highest amount of indebtedness of any stockholder, person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, directly or indirectly, if such indebtedness exceeds 20 per cent of capital stock actually paid in, and actual amount of surplus of the bank: None.  
How is indebtedness stated in above item 1 secured? None.  
[See Section 583, Kentucky Statutes.]  
Highest amount of indebtedness of any director or officer, if amount of such indebtedness exceeds 10 per cent of paid up capital stock of bank: None.  
[See Section 583, Kentucky Statutes.]  
How is same secured? None.  
Does amount of indebtedness of any person, company or firm, including in the liability of the company or firm the liability of the individual members thereof, exceed 20 per cent of paid-up capital and actual surplus? No.  
If so, state amount of such indebtedness: None.  
Amount of last dividend: 450.00.  
Were all expenses, losses, interest and taxes deducted therefrom before declaring dividend, and was not less than 10 per cent of net profits of the bank for the period covered by the dividend carried to the surplus fund before said dividend was declared? Yes.  
[See Section 596, Kentucky Statutes.]

STATE OF KENTUCKY, ss: I. R. J. Carothers, Pres., of the Bank of Lafayette, a Bank located and doing business at No. 1 Main street, in the Town of Lafayette, in said county, being duly sworn, says that the foregoing report is in all respects a true statement of the condition of said bank at the close of business on the 30th day of Dec., 1905, to the best of his knowledge and belief; and further says that the business of said bank has been transacted at the location named, and not elsewhere; and that the above report is made in compliance with an official notice received from the Secretary of State, designating the 30th day of Dec., 1905, as the day on which such report shall be made.  
J. W. Cross, Cashier.  
ISAAC GARROTT, Director.  
T. D. JAMESON, Director.  
JEFF J. GARROTT, Director.  
Subscribed and sworn to before me by J. W. Cross, the 3rd day of Jan., 1906.  
Jno. H. PENDLETON N. P.  
My Commission expires Feb. 27, 1906.

## NO. 3856.

## Condensed Statement OF THE

## First-National-Bank

OF HOPKINSVILLE,  
In the State of Kentucky, at the  
close of business Dec.  
30th, 1905.

ASSETS:	
Loans and Discounts	\$206,923.77
Overdrafts	6,003.70
U. S. Bonds	50,000.00
Banking House	19,000.00
Furniture and Fixtures	3,000.00
Cash, Cash Items and Exchange	102,454.01
County and Municipal Bonds	3,000.00
Total	\$390,381.48

LIABILITIES:	
Capital Stock	\$50,000.00
Surplus Fund	10,000.00
Undivided Profits	1,500.00
Set Aside to Pay Taxes	211.94
Circulating Notes	50,000.00
Notes Redeemed	15,328.16
Due Banks and Banks	255,067.00
Dividends Unpaid	288.00
Dividend this day, (4 per cent)	2,000.00
Total	\$390,381.48

**THOS. W. LONG, Cashier.**

## Statement of the Condition OF THE

## BANK OF HOPKINSVILLE

At the close of business  
Dec. 30th, 1905.

RESOURCES.	
Loans and Discounts	\$286,019.90
Overdrafts	1,000.00
Stock and Bonds	61.00
Cash and Sight Exchange	110.00
Total	\$287,130.90

LIABILITIES.	
Capital Stock	\$100,000.00
Surplus Fund	24.00
Undivided Profits	24.00
Due Depositors	339,726.90
Due Other Banks	472.00
Dividends Unpaid	4.00
Dividend No. 81, this day	4,400.00
Total	\$444,250.90

**J. E. McPHERSON, Cashier.**

Hopkinsville, Ky., Jan. 1st, 1906.

## CASTORIA

For Infants and Children.  
The Kind You Have Always Bought

Signatures of *Charles H. Witte*  
and *John H. Pendleton*

Frank Ball, slayer of Jack Bolen, at Middlesboro, has surrendered.  
Terrible plagues, those itching pestered diseases of the skin. Put an end to misery. Doan's Ointment cures. At any drug store.